

## **REMARKS**

Applicant wishes to thank the Examiner for reviewing the present application.

### **Claim Amendments**

Claim 9 has been amended to clarify the method recited therein. Support for these amendments can be found in the description at page 5, line 6 through page 6, line 21.

Claims 20 to 29 have added, which are directed to a system for performing a transaction that comprises at least the second participant, which is configured to operate according to claim 9 from the perspective of the second participant.

No new subject matter is believed to have been added by way of these amendments.

### **Claim Rejections**

Claims 9-14, 18 and 19 have been rejected under 35 U.S.C. 103(a) as being unpatentable over Ishiguro (US 5,396,558) in view of Boers (US 5,637,846). Applicant believes that the amendments made to claim 9 render moot the above rejections, however will discuss the cited references below with respect to claim 9, as amended.

Claim 9, as amended, recites "said first participant generating a first value and a second value". The second message is prepared comprising the first value and the first value is recovered by the second participant and returned to the first participant to acknowledge provision of the service. When the first participant verifies the first value, it then sends the second value to the second participant who then uses the second value to obtain payment from the third participant.

Neither Ishiguro nor Boers teach or even suggest generating two values, sending one value in a message, recovering that value, and returning that value to acknowledge provision of a service, let alone as recited in claim 9. For at least this reason, the references cited by the Examiner do not teach every step recited in the claim and thus claim 9 is believed to be patentable thereover. Claims 10-14, 18 and 19 being ultimately dependent on claim 9 are also believed to be patentably distinguished over the cited references for at least that reason.

Claims 15-17 have been rejected under 35 U.S.C. 103(a) as being unpatentable over Ishiguro, in view of Boer, in further view of Chaum (US 5,276,736). Applicant respectfully traverses the rejections as follows.

Claims 15-17 are dependent on claim 9 and it is believed to have been shown above that claim 9 patentably distinguishes over Ishiguro in view of Boers. As such, Chaum must at

least teach what is missing from Ishiguro and Boers. However, although Chaum teaches a challenge-response scheme, Chaum fails to teach generating two values and including one of the values in a message to be recovered and returned as recited in claim 9. For at least this reason, claims 15-17 are believed to be patentably distinguished over Ishiguro in view of Boers, in further view of Chaum.


New claims 20-29 are also believed to be patentably distinguished over the references cited for the same reasons.

### **Summary**

In view of the foregoing, Applicant believes that claims 9-29 clearly and patentably distinguish over the references cited and are in condition for allowance.

Applicant requests early reconsideration and allowance of the present application.

Respectfully submitted,

  
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